

Ex. '4'



Phone Number: 866-316-4706
Fax: 866-467-1137
www.shellpointmtg.com

Mon - Fri: 8:00AM-10:00PM
Sat: 8:00AM-3:00PM

08/21/2015



August 21, 2015

Dear Melani Schulte:

PAID

OK. NO. _____
DATE _____

Shellpoint Mortgage Servicing would like to welcome you and inform you that effective 08/17/2015, the servicing of your loan has been transferred from Bank of America, N.A. to Shellpoint Mortgage Servicing. At Shellpoint, we believe trust, integrity and sound practices are the cornerstones of relationships, and are committed to providing you with quality service and an exceptional experience unlike any other.

Shellpoint Mortgage Servicing, understands mortgages can seem complex, and it is our responsibility to provide you with as many tools and options to make it as simple and easy for you as possible. Our Customer Care Team has an immense amount of knowledge and are here to address all your concerns. If you have any questions regarding your mortgage loan, your payment or have any other concerns, please call us at 866-316-4706. Our live agents are available between the hours of 8:00AM-10:00PM Monday through Friday, and 8:00AM-3:00PM on Saturdays (EST). It is our pleasure to speak with you any time you need us.

You may also visit our website at www.shellpointmtg.com where you will find additional information regarding mortgages. Once you create an account, you will have online access to make payments, view statements and even chat with a live agent to address any question you may have.

Despite mortgages seeming complicated, we believe servicing our customers shouldn't be. With that in mind, please feel free to use the payment coupon below to send us your first payment. We offer several easy payment options, including:

- Free ACH
- Online Account Payment
- Phone (either with our IVR system or live agent)

Shellpoint Mortgage Servicing welcomes you and is excited to have you as our valued customer.

Sincerely,
Shellpoint Mortgage Servicing

✂ Detach Temporary Payment Coupon And Return With Payment ✂

P.O. BOX 1410
TROY, MI 48099-1410
RETURN SERVICE REQUESTED



PAYMENT COUPON

Loan Number	0568476861
First Payment Due Date:	11/01/2012
Monthly Payment Amount	\$ 926.79
Amount Enclosed:	\$

S-SFRECS20 L-10-M R-117
P4SCPC00200199 - 673229350 I01586



MELANI SCHULTE
9330 W SAHARA AVE
STE 210
LAS VEGAS NV 89117-8816

Please mail your payment and this coupon to:



SHELLPOINT MORTGAGE SERVICING
P.O. BOX 740039
CINCINNATI, OH 45274-0039

SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.

P 1000001 A-0568476861 004230104J0400



Helping You Manage Your Mortgage

To ensure a smooth transfer, please review the following important information regarding your loan payments. Our records indicate that your 11/01/2012 payment is due. You will receive a Billing Statement from Shellpoint Mortgage Servicing each month, and effective 08/17/2015, please begin sending your mortgage payments to us using one of the options below. As of the date of this letter, the principal balance is \$128,870.89 and your escrow balance is \$3,400.57.

Easy Ways to Pay

FREE Automatic Draft (ACH): Sign up online at www.shellpointmtg.com. Our ACH options are:

- Monthly – Choose your date (1st - 15th)
- Bi-weekly – Draft half every other Monday

Online: You can make one-time payments when you sign up online at www.shellpointmtg.com

Mail:

Shellpoint Mortgage Servicing
P.O. Box 740039
Cincinnati, OH 45274-0039

Phone: Payments can be made over the phone through our automated system or with a live representative at 866-316-4706

Loan Information

To help simplify the management of your mortgage, we have provided the following breakdown to use as an easy reference.

Terms of Your Mortgage

Loan Number	0568476861
Loan Origination Date	10/14/2004
Original Loan Amount	\$167,000.00
Current Interest Rate	5%
Term	360 months
Maturity Date	03/01/2041

Current Balances

Principal Balance	\$128,870.89
Escrow Balance	\$3,400.57

Payment Details

Due Date	11/01/2012
Principal and Interest	\$708.60
Escrow	\$218.19
Total Monthly Payment	\$926.79

Reach Out to Us



Call

866-316-4706



Live Chat

[www.shellpointmtg.com/
chat-disclaimer](http://www.shellpointmtg.com/chat-disclaimer)



Secure Email

[www.shellpointmtg.com/
contact-us](http://www.shellpointmtg.com/contact-us)

FAQs

Will my previous servicer still accept my payments?	The date that your previous servicer will stop accepting payments from you is 8/16/2015. We will begin accepting payments from you on 08/17/2015. Please send all payments due on or after that date.
What if I make a payment to my previous servicer?	Your previous servicer will forward your payment to us and it will be applied towards the date due.
I previously had ACH, will it transfer over?	No. You will need to set up a new ACH by creating an account on www.shellpointmtg.com or calling our Customer Care Team.
How can I make payments to you?	Payments can be made by check, online, with a live Customer Care Agent, through our automated IVR, wire transfer, or by setting up a monthly or bi-weekly ACH.
What if my payment is due during this transfer?	Please make your payments to Shellpoint Mortgage Servicing using one of the options above. It is important to continue making your monthly payments, however, during the first 60 days of transfer you will neither be reported to the credit bureaus nor incur any late fees.
What if I have more than one loan?	This letter refers only to loan number 0568476861. If more than one loan is transferring to Shellpoint Mortgage Servicing we will send you a Welcome Letter and information for each loan. When making payments, please send the correct loan amounts separately, referencing each account.

Except in limited circumstances, the law requires your present servicer to send notice at least 15 days before the effective date of transfer or at closing. Your new servicer must also send you this notice no later than 15 days after the effective date or transfer date or at closing. In this case, all necessary information has been combined in this one notice. The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage, other than the terms directly related to the servicing of your loan (e.g. payments and inquiries).

If you pay by check, you are authorizing Shellpoint Mortgage Servicing to use the check information to make a one-time electronic debit for each check presented, from the account at the financial institution designated on the check. This electronic debit will be for the exact amount indicated on the check.

By January 31 of each year, Shellpoint Mortgage Servicing provides an Annual Tax and Interest Statement for IRS reporting on the portion of the previous year that Shellpoint Mortgage Servicing serviced your loan. If your loan is currently escrowed for taxes and/or insurance, Shellpoint Mortgage Servicing is required by law to analyze your loan. Shellpoint Mortgage Servicing will notify you in writing if your payment amount changes.

Premiums for mortgage life, accidental death or disability insurance will not be transferred from your previous servicer. You may contact your carrier for arrangements to maintain your coverage through direct billing. Please contact your previous servicer if you are unsure of your carrier's name.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605)

Section 6 of RESPA (12 USC 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within five (5) business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer; which includes your name, account number and reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 or you can call 866-316-4706.

No later than thirty (30) business days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 30-day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.



A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated. If you have any questions for your previous servicer, Bank of America, N.A., about your mortgage loan or this transfer, please contact them using the following information:

Bank of America, N.A.,
P.O. Box 5170
Simi Valley CA 93062
(800) 669-6607

Please read the following important notices as they may affect your rights.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource and the United States Armed Forces Legal Assistance or other similar agencies.

The following is a Spanish translation of the information previously provided:

Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.

El objeto de la presente notificación es gestionar el cobro de la deuda, y toda información obtenida será utilizada a tal fin. La presente comunicación proviene de un agente de cobro de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una eliminación de esta deuda por bancarrota: tenga en cuenta que esta notificación tiene como fin informarle sobre el estado de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud del Artículo 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

Atención uniformados y dependientes: la Ley federal de Ayuda Civil para Uniformados y algunas leyes estatales brindan importantes protecciones para usted, que incluyen protecciones para las tasas de interés y la prohibición de las ejecuciones hipotecarias en la mayoría de las circunstancias durante y doce meses después del servicio militar u otro tipo de servicio. Hay consejería para los uniformados disponible de Military OneSource y de United States Armed Forces Legal Assistance (Asistencia jurídica para las Fuerzas Armadas de los Estados Unidos) u otros organismos similares.

FACTS**WHAT DOES Shellpoint Mortgage Servicing DO WITH YOUR PERSONAL INFORMATION?****WHY?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- credit history and credit scores
- account balances and payment history

HOW?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Shellpoint Mortgage Servicing chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Shellpoint Mortgage Servicing share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing

- Call us toll-free at 866-316-4706 or
- Contact us online: www.shellpointmtg.com or
- Mail the form below

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call toll-free 866-316-4706 or go to www.shellpointmtg.com

Mail-in Form

Mark any/all you want to limit:

- ☐ Do not use my personal information to market to me.
- ☐ Do not share my personal information with other financial institutions to jointly market to me.
- ☐ Do not share information about my transactions or experiences with your affiliates for their everyday business purposes.
- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with nonaffiliates to market their products and services to me.

Name	Melani Schulte	Mail to:
Address	9330 W Sahara Ave	Shellpoint Mortgage Servicing
	Ste 210	P.O. Box 10826
City, State, Zip	Las Vegas NV 89117	Greenville, SC 29603-0826
Account #	0568476861	



PAGE 2**What we do**

How does Shellpoint Mortgage Servicing protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Shellpoint Mortgage Servicing collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for a loan or give us your income information • provide account information or provide employment information • show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include:</p> <ul style="list-style-type: none"> • New Penn Financial, LLC • Shell Point Partners, LLC • Avenue 365 Lender Services, LLC • Rate 30 • eStreet Appraisal Management Company
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>We <u>do not</u> share your information with nonaffiliates</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>We <u>do not</u> have any joint marketing agreements with nonaffiliated companies</i>

Other important information

Shellpoint Mortgage Servicing is a division of New Penn Financial, LLC

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603-0826

Toll Free Phone: 866-316-4706

Toll Free Fax: 866-467-1137

Contact us online: www.shellpointmtg.com/contact-us

Main Office NMLS ID#3013
Houston TX Branch Office NMLS ID#1105392

Hours: Monday - Friday: 8:00am - 10:00pm Eastern

Hours: Saturday: 8:00am - 3:00pm Eastern

This privacy notice was provided to our customer with account number 0568476861 on 08/21/2015